

EXHIBIT B



September 16, 2005

Kathleen Hopkins – Agent #01-384
PO Box 211088
Montgomery, AL 36121 1088

Dear Kitty:

This letter will serve as notice that your contract with GuideOne Insurance will be terminated effective October 31, 2005. No further new business will be written under this contract.

You will want to review the termination provisions of the contract. In part, they remind you that you will not, for a period of one year following the termination of this Contract, engage in the business of selling property, casualty and life insurance within a 25 mile radius of the city limits in which your principal place of business was located.

As you know, GuideOne Insurance retains all rights, title and ownership of the business in your account. Therefore, as provided in the contracts, we will need to acquire from you the Company materials and policyholder information in your possession.

Conversion information regarding your Medical and/or Life Insurance will be sent to you by our Human Resource Department, if applicable. Questions should be referred to the Human Resource Hotline number 515-267-2255.

Please contact Stanley Robb at Cal-Surance Associates, Inc. regarding the purchase of Extended Reporting Coverage (tail coverage) for Errors and Omissions Liability Insurance. His phone # is 800-762-7800, Ext. 303.

The Company's policy is to vigorously enforce the provisions of the contract and their validity has been repeatedly upheld.

Should you have any further questions, please contact your Sales Director.

Sincerely,

Jeanette Bonney, Manager
Agency Contract, Compliance & Compensation

cc: Dennis Basden